

Date: 4/2/2020 1:29:46 PM

From: twnichols22@gmail.com

To: IA Claims

Subject: RE: New Assignment; Our File 2-17136; Claim #123391; Insured: Joshua Fields

Cc: kwilson@capstone.com

I inspected the loss yesterday and I am attaching photos of the loss with a brief description.

I met briefly with Mr. Fields and he advised he has owned the property for 11 years. He stated that it was occupied in February, but a neighbor advised it has been boarded up for around 60 days. I did not find smoke detectors or fire extinguishers or a fire alarm system, but most of the ceilings were down and would be difficult to identify. You may want the C & O expert to verify if there was any protective safeguards present.

This property is an multi-family residential building with 8 apartments, 2 stories with brick veneer and wood framed, 30 year laminate shingle roof. The building was built in 1954 and has 7290 SF. The foundation is crawl space and concrete foundation walls.

I would estimate the loss exceeding the policy limit of \$325,450 as the entire interior will have to be gutted to the frame and some floor framing replaced, all second floor ceiling joists, all roof framing and shingles, all wiring, heat and air, most plumbing lines and fixtures, wood floors throughout, windows and doors.

I will try to have an estimate to you by the end of the day tomorrow.

Let me know if you need additional information.

Thanks, Terry

From: IA Claims <iaclaims@capstoneisg.com>

Sent: Thursday, April 2, 2020 7:15 AM

To: twnichols22@gmail.com

Subject: RE: New Assignment; Our File 2-17136; Claim #123391; Insured: Joshua Fields

Hey Terry, please confirm if the inspection was completed yesterday. Also, please provide the reserve amount and photos asap.

Thanks,

Tera Earp

Outsourcing Coordinator

4400 Morris Park Drive, Ste. F

Mint Hill, NC 28227

Direct (704) 324-3731

Office (704) 535-8242 x1700

Fax (757) 420-4191

Date: 4/10/2020 10:10:56 AM
From: cfowler@rimkus.com
To: Kevin Wilson
Subject: RE: [EXTERNAL] RE: Joshua Fields Fire-Claim # 123391

----- ATTENTION -----This email contains attachments. Do not open attachments you were not expecting as they may contain viruses.----- ATTENTION -----



Cullen B. Fowler, NAFI-CFEI
Fire Consultant
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Email: cfowler@rimkus.com
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TULSA OFFICE:
7136 S. Yale Ave, Ste. 300
Tulsa, OK 74136
918-992-3771

From: Kevin Wilson <KWilson@capstoneisg.com>
Sent: Friday, April 10, 2020 7:57 AM
To: Fowler, Cullen B. <cfowler@rimkus.com>
Subject: RE: [EXTERNAL] RE: Joshua Fields Fire-Claim # 123391

Cullen

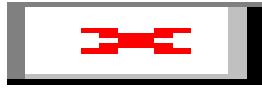
Thanks so much for this information. If you could send the codes that would be great. Will need them to include in my report.

Kindest Regards,

D. Kevin Wilson, CPCU, AIC
Property General Adjuster

GL-000685

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From: Fowler, Cullen B. <cfowler@rimkus.com>
Sent: Friday, April 10, 2020 1:39 AM
To: Kevin Wilson <KWilson@capstoneisg.com>
Subject: RE: [EXTERNAL] RE: Joshua Fields Fire-Claim # 123391

Hi Kevin,

I researched the local ordinances and code requirements for the loss location. Here is a summary of the requirements:

Ponca City has adopted the 2015 International Building Code and the 2015 International Residential Code into local ordinance. Both building and residential codes are applicable to this claim. The loss location is classified in the International Building Code as an R-2 use occupancy.

There are multiple requirements for R-2 occupancies, but here are the most applicable:

- Fire Extinguishers placed every 75 feet throughout the building. Fire extinguishers shall be inspected annually by a licensed fire extinguisher inspection company.
- Emergency Lighting for hallways and means of egress.
-
- Illuminated Exit Signs on egress doors.
- Interconnected Smoke/Carbon Monoxide Detectors shall be installed in the immediate vicinity of bedrooms and in each bedroom. Since each apartments has 2 bedrooms, a minimum of 3 detectors are required in each apartment. Furthermore, code requires smoke detectors to be interconnected when 3 or more detectors are required for the living space. Interconnected detectors are electrically wired into the building with a

battery backup. When one detector is activated, all detectors must simultaneously alarm.

If you need further information, including copies of the actual local ordinances and codes, please let me know and I will get them to you. I am still waiting for further information from the police detective, but should hear back from him tomorrow or Monday.

Have a good weekend.

Cullen



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From: Kevin Wilson <KWilson@capstoneisg.com>
Sent: Wednesday, April 1, 2020 10:59 AM
To: Fowler, Cullen B. <cfowler@rimkus.com>
Subject: [EXTERNAL] RE: Joshua Fields Fire-Claim # 123391

Very good that is fine!